

Express Mail No. ET176339587US  
Date of Deposit: April 2, 2004

PATENT APPLICATION  
Attorney Docket No. 07473-038

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Lawrence M. Sherman

MS: PATENT APPLICATION  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

NEW NONPROVISIONAL APPLICATION  
PURSUANT TO 37 C.F.R. 1.53(b)

1. This is a request for filing a new nonprovisional application under 37 C.F.R. 1.53(b) entitled

SYSTEMS AND METHODS OF TARGETING SAVINGS

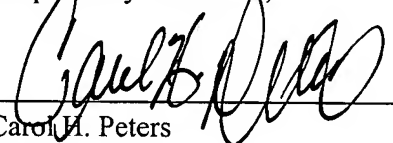
2. ☒ Specification (27 pages); Claims (11 pages); Abstract (1 page); Cover (1 page)
3. ☒ Drawings - Number of Sheets 9 (Figs. 1-8)  
☐ Formal  
☒ Informal
4. ☒ Declaration and Power of Attorney  
☒ Unsigned  
☐ Signed
5. ☐ Information Disclosure Statement (IDS)  
☐ Copy of IDS and PTO-1449 (X pages)  
☐ Copies of references cited
6. ☐ Assignment Papers  
☐ Recordation Form Cover Sheet (PTO-1595)  
☐ Assignment Document

7. Fee Calculation

CLAIMS AS FILED					
Claims	Number Filed	Basic Fee Allowance	Number Extra	Rate	Basic Fee 37 C.F.R. 1.16(a) \$770.00
Total Claims (37 C.F.R. 1.16(c))	95	- 20 =	75	\$ 18.00	1,350.00
Independent Claims (37 C.F.R. 1.16(b))	3	- 3 =	0	\$ 86.00	0.00
Multiple Dependent Claim(s), if any (37 C.F.R. 1.16(d))	0		8	\$290.00	.00
Reduction by 50% for filing by small entity:					<del>\$1,060.00</del>
TOTAL FEE					\$1,060.00

8. ☒ Applicant claims Small Entity Status.
9. ☒ A check in the amount of \$1,060.00 is enclosed.
10. ☐ The Commissioner is hereby authorized to credit overpayments or charge the following fees to Deposit Account No. 50-0311, Ref. \_\_\_\_\_
- ☐ Fees required under (37 C.F.R. §1.16).
- ☐ Fees required under (37 C.F.R. §1.17).
- ☐ Fees required under (37 C.F.R. §1.18).
11. ☒ Return Receipt Postcard Enclosed.

Respectfully submitted,

  
Carol H. Peters  
Registration No. 45,010  
MINTZ, LEVIN, COHN, FERRIS  
GLOVSKY and POPEO, P.C.  
Attorneys for Applicant(s)  
One Financial Center  
Boston, MA 02111  
Telephone: 617/348-4914  
Facsimile: 617/542-2241  
email: [cpeters@mintz.com](mailto:cpeters@mintz.com)

Date: April 2, 2004

Date of Deposit: April 2, 2004

Attorney Docket No. 07473-038

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: **Lawrence M. Sherman**

For: **SYSTEMS AND METHODS OF TARGETING SAVINGS**

Mail Stop: PATENT APPLICATION

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

Sir:

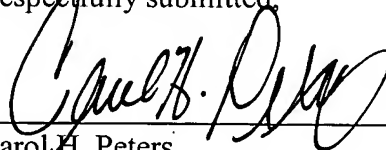
Transmitted herewith for filing in the present application are the following documents:

- [X] Request for Filing New Patent Application under 37 C.F.R. 1.53(b);
- [X] Patent Application including Specification (27 pages); Claims (11 pages); Cover (1 page) and Abstract (1 page)
- [X] Nine (9) Sheets of Informal Drawings - Figs. 1-8;
- [X] Declaration and Power of Attorney (unsigned); and
- [X] Check in the amount of \$1,060.00 for Patent Application Filing Fee.

If the enclosed papers are considered incomplete, the Mail Room and/or the Application Branch is respectfully requested to contact the undersigned at 617/542-6000, Boston, Massachusetts.

If the amount of the check is insufficient, the Commissioner is hereby authorized to charge any additional fees to the undersigned's deposit account no. 50-0311. Please reference Attorney Docket No. 07473-038.

Respectfully submitted,



Carol H. Peters

Registration No. 45,010

MINTZ, LEVIN, COHN, FERRIS

GLOVSKY and POPEO, P.C.

Attorneys for Applicant(s)

One Financial Center

Boston, MA 02111

Telephone: 617/348-4914

Facsimile: 617/542-2241

email: [cpeters@mintz.com](mailto:cpeters@mintz.com)

Date: April 2, 2004